

## Exhibit D - Acceleration and Deceleration Examples

### Deceleration

Scenario 1 - No Change in Interest Rates								
City Planned Borrowing Amount	\$9,270				PDA Revised Amount	\$5,150		
Issuance	3%				Issuance	3%		
Interest rate	4.50%				Interest rate	4.50%		
Term (Years)	5				Term (Years)	5		
level	(\$2,112)				level	(\$1,173)		
	Interest	Principal	Remaining Balance			Interest	Principal	Remaining Balance
Oct-09	209		9,270		Oct-09	116		5,150
Apr-10	209	1,694	7,576		Apr-10	116	941	4,209
Oct-10	170		7,576		Oct-10	95		4,209
Apr-11	170	1,771	5,805		Apr-11	95	984	3,225
Oct-11	131		5,805		Oct-11	73		3,225
Apr-12	131	1,850	3,954		Apr-12	73	1,028	2,197
Oct-12	89		3,954		Oct-12	49		2,197
Apr-13	89	1,934	2,021		Apr-13	49	1,074	1,123
Oct-13	45		2,021		Oct-13	25		1,123
Apr-14	45	2,021	0		Apr-14	25	1,123	0
Total Interest	\$ 1,288				Total Interest	\$ 716		
Additional (Decreased) Borrowing	\$ (4,120)							
Additional Cost (Savings) to City	\$ -							
Additional Cost (Savings) to PDA	\$ (573) due to decreased borrowing							

Scenario 2 - Change in Interest Rates up								
City Planned Borrowing Amount	\$9,270				PDA Revised Amount	\$5,150		
Issuance	3%				Issuance	3%		
Interest rate	5.50%				Interest rate	5.50%		
Term (Years)	5				Term (Years)	5		
level	(\$2,171)				level	(\$1,206)		
	Interest	Principal	Remaining Balance			Interest	Principal	Remaining Balance
Oct-09	255		9,270		Oct-09	142		5,150
Apr-10	255	1,661	7,609		Apr-10	142	923	4,227
Oct-10	209		7,609		Oct-10	116		4,227
Apr-11	209	1,752	5,857		Apr-11	116	974	3,254
Oct-11	161		5,857		Oct-11	89		3,254
Apr-12	161	1,849	4,008		Apr-12	89	1,027	2,227
Oct-12	110		4,008		Oct-12	61		2,227
Apr-13	110	1,950	2,058		Apr-13	61	1,084	1,143
Oct-13	57		2,058		Oct-13	31		1,143
Apr-14	57	2,058	0		Apr-14	31	1,143	0
Total Interest	\$ 1,584				Total Interest	\$ 880		
Additional (Decreased) Borrowing	\$ (4,120)							
Additional Cost (Savings) to City	\$ 296 due to change in interest rate on original amount							
Additional Cost (Savings) to PDA	\$ (704) due to decreased borrowing and change in rate on incremental borrowing							

Scenario 3 - Change in Interest Rates Down								
City Planned Borrowing Amount	\$9,270				PDA Revised Amount	\$5,150		
Issuance	3%				Issuance	3%		
Interest rate	3.50%				Interest rate	3.50%		
Term (Years)	5				Term (Years)	5		
level	(\$2,053)				level	(\$1,141)		
	Interest	Principal	Remaining Balance			Interest	Principal	Remaining Balance
Oct-09	162		9,270		Oct-09	90		5,150
Apr-10	162	1,729	7,541		Apr-10	90	960	4,190
Oct-10	132		7,541		Oct-10	73		4,190
Apr-11	132	1,789	5,752		Apr-11	73	994	3,196
Oct-11	101		5,752		Oct-11	56		3,196
Apr-12	101	1,852	3,900		Apr-12	56	1,029	2,167
Oct-12	68		3,900		Oct-12	38		2,167
Apr-13	68	1,917	1,984		Apr-13	38	1,065	1,102
Oct-13	35		1,984		Oct-13	19		1,102
Apr-14	35	1,984	0		Apr-14	19	1,102	0
Total Interest	\$ 996				Total Interest	\$ 553		
Additional (Decreased) borrowing	\$ (4,120)							
Additional Cost (Savings) to City	\$ (292) due to change in interest rate on original amount							
Additional Cost (Savings) to PDA	\$ (443) due to decreased borrowing and change in rate on incremental borrowing							